

### Checking Account Fees

- NSF fee . . . . . \$28.00 per item
- Stop Payment fee . . . . . \$10.00 per item
- Check Printing fee . . . . . Prices may vary depending upon style

### Business Services and Account Fees:

- Organization Checking fee . . . \$4.95 per month
- Business Checking fee . . . . . \$15.00 per month
- Lack of Endorsement fee . . . . . \$0.10 per item\*
- Lack of deposit bal verification . \$5.00 per occurrence\*
- Deposited Checks . . . . . FREE up to 300 checks per month; \$0.10 per check after 300\*

\*You may be able to avoid this fee. For more details please speak with your Member Financial Specialist.

### Other Service fees (applicable to all accounts)

- Overdrawn Account fee . . . . . \$28.00 per item
- Account Research fee . . . . . \$20.00 per hour; \$10.00 minimum charge
- Account Closure fee . . . . . \$10.00 if open less than 6 months
- Statement Copy fee . . . . . \$1.00 per copy
- Deposit Item Return fee . . . . . \$10.00 per item
- Foreign Item Processing . . . . . \$5.00 - \$35.00 per item
- Wire Transfer (incoming)
  - Domestic fee . . . . . \$10.00 per transfer
  - Foreign fee. . . . . \$10.00 per transfer
- Wire Transfer (outgoing) . . . . . Prices vary
- Money Order fee . . . . . \$2.00 per money order
- Credit Union Checks . . . . . \$2.00 per check
- Bill Payer fees: . . . . . \$5.95 if inactive 30 days; \$20.00 per item for stop payments \$20.00 per NSF ACH
- PayPal via Mobile App . . . . . \$1.00 per transfer
- Deposit Bag . . . . . \$5.00 each
- Locking Deposit Bag . . . . . \$20.00 each
- Night Drop Key . . . . . \$10.00 deposit
- Garnishment/Levy Processing . . \$50.00
- Inactive Account (12 months or more). . . . . \$15.00 per year
- Invalid Address. . . . . \$5.00 per month

### Online Loan Payment Fees

- Debit Card or eCheck Processing fee . . . . . \$4.95 per transaction
- NSF eCheck. . . . . \$10.00
- Chargeback Payment Reversal fee . . . . . \$15.00 plus original processing fee of \$4.95

### Electronic Funds Transfer Fees

- VISA Credit / Debit Card Replacement fee . . . . . \$10.00 per card
- Sales Draft . . . . . \$8.00 per receipt
- ACH Origination Retry Fee . . . . . \$4.95 per item
- ACH Origination Same Day Request Fee . . . . . \$8.95 per item

### Safe Deposit Box Fees

	Shelton	McCleary/Elma	Vashon
Annual Rental			
Size.....	Fee.....	Fee.....	Fee.....
• 2 X 5.....	N/A.....	N/A.....	\$25.00
• 2 X 11.....	N/A.....	N/A.....	\$45.00
• 3 X 5.....	N/A.....	\$20.00	\$35.00
• 5 X 5.....	\$35.00	\$35.00	N/A
• 3 X 10.....	\$45.00	\$45.00	\$45.00
• 3 X 11.....	N/A.....	N/A.....	\$55.00
• 4 X 10.....	N/A.....	N/A.....	\$55.00
• 4 X 11.....	N/A.....	N/A.....	\$65.00
• 5 X 10.....	N/A.....	\$50.00	\$65.00
• 6 X 10.....	\$60.00	\$60.00	N/A
• 9 X 10.....	\$80.00	\$80.00	N/A
• 10X10.....	N/A.....	\$80.00	\$100.00
• Change of Lock fee:	Current locksmith charges		
• Drilling of Box fee:	Current locksmith charges		
• Key Deposit fee:	\$10.00		

### Share Value

- Par value of one share . . . . . \$25.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the last Dividend Declaration Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 1-800-426-5657.



Federally Insured by NCUA

Effective 5/17/2018

360.426.9701  
800.426.5657  
ourcu.com

Shelton  
Union  
McCleary  
Elma  
Montesano  
Vashon  
Steamboat

## Checking Account Fees

- NSF fee . . . . . \$28.00 per item
- Privilege Pay fee . . . . . \$28.00 per item
- Stop Payment fee . . . . . \$10.00 per item
- Check Printing fee . . . . . Prices may vary depending upon style
- Plus Account
  - Monthly Service fee . . . . . \$6.95 per month if the minimum balance is not maintained
- Premium Account
  - Monthly Services fee . . . . . \$4.95 per month
- Organization Checking Account\*
  - Monthly Services fee . . . . . \$4.95 per month
- Business Checking Account\*
  - Monthly Services fee . . . . . \$15.00 per month

\*see Business Fee Schedule for more details

## IRA Accumulator Account Fees

- Annual fee . . . . . \$15.00 per year

## Other Service fees (applicable to all accounts)

- Overdrawn Account fee . . . . . \$28 per item
- Account Research fee . . . . . \$20.00 per hour; \$10.00 minimum charge
- Account Closure fee . . . . . \$10.00 if open less than 6 months
- Statement Copy fee . . . . . \$1.00 per copy
- Deposit Item Return fee . . . . . \$10.00 per item
- Foreign Item Processing . . . . . \$5.00-\$35.00 per item
- Wire Transfer (incoming)
  - Domestic fee . . . . . \$10.00 per transfer
  - Foreign fee. . . . . \$10.00 per transfer
- Wire Transfer (outgoing) . . . . . Prices vary
- Money Order fee . . . . . \$2.00 per money order
- Credit Union Checks . . . . . \$2.00 per check
- Bill Payer fees: . . . . . \$5.95 per mo. if inactive for 30 days; \$20.00 per item for stop payments; \$20.00 per NSF ACH
- PayPal via Mobile App . . . . . \$1.00 per transfer
- Garnishment/Levy Processing . . \$50.00
- Inactive Account (12 months or more). . . . . \$15.00 per year
- Invalid Address . . . . . \$5.00 per month
- Membership Reopen . . . . . \$10.00 per reopening

## Online Loan Payment Fees

- Debit Card or eCheck Processing fee . . . . . \$4.95 per transaction
- NSF eCheck. . . . . \$10.00
- Chargeback Payment
  - Reversal fee . . . . . \$15.00 plus original processing fee of \$4.95

## Electronic Funds Transfer Fees

- VISA Credit / Debit Card
  - Replacement fee . . . . . \$10.00 per card
- Sales Draft . . . . . \$8.00 per receipt
- ACH Origination - Retry Fee . . . . \$4.95 per item
- ACH Origination
  - Same Day Request Fee . . . . . \$8.95 per item

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